



NJWELL SHBP/SEHBP

Overview for Employees enrolled in
the SHBP/SEHBP



NJWELL
Working for a
Healthy New Jersey

What is NJWELL?

- Incentive-based wellness program available to active employees and covered spouses/partners who participate in the **State Health Benefits Program (SHBP)** and **School Employees Health Benefits Program (SEHBP)**
- Multi-year program that aims to cultivate healthy lifestyle choices and improve wellbeing among active employees who participate in the SHBP and SEHBP and to help contain healthcare costs for the SHBP, SEHBP, and their participating employers..
- Local Government and Local Education Employers are rewarded with discounted premiums if they achieve high participation rates in NJWELL.
- Eligible members and their covered spouses or partners who meet the program's Wellness Goals each year receive financial rewards in the form of a NJWELL Visa® Prepaid Card*.



**Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Cards will not have cash access and can be used everywhere Visa debit cards are accepted.*

Who is eligible to participate? Who is ineligible to participate?

Eligible:

- All active employees enrolled in a SHBP/SEHBP health plan through their employer.
- Spouses or partners covered under an employee's SHBP/SEHBP health plan.

Not Eligible:

- Employees who have waived SHBP/SEHBP health coverage.
- Anyone who is not eligible for SHBP/SEHBP coverage.
- Anyone enrolled in COBRA or retiree SHBP/SEHBP coverage.
- Children, including Chapter 375 subscribers.
- Spouses/partners who are not enrolled in a SHBP/SEHBP health plan.



Background on Wellness Programs



- Empower individuals to take steps to improve their health.
- Reduce risks for conditions such as: heart disease, diabetes, stroke, and obesity.
- Offer employees and their covered spouses or partners financial incentives for taking steps to “know their numbers,” participate in health and wellness-related activities such as coaching programs, and maintain or improve their health.
- Offer a “win-win” by giving employees the support and structure they need to meet their health goals and allowing employers to enjoy the savings that result from a healthier workforce.

NJWELL Program Overview

2014 NJWELL- For Review Only, This Opportunity is No Longer Available

- Health Assessment
150 points



= 250 Points = \$100

- Biometric Screening
100 points

**For both Employee and
their covered spouse or partner.**

* Deadline to participate in year 1 was 10/31/14.

Important Note: Year End Taxation of Rewards

- The dollar value of financial incentives earned through NJWELL is considered income and subject to taxes.



NJWELL – Year 2 (2015)

Action and Engagement

The focus of year two is on taking action and engaging employees to participate in healthy activities.

Activities	<ul style="list-style-type: none"> Health Assessment – 150 points Biometric Screenings – 100 points Age/gender appropriate screenings – 25 points each for physical exam, mammogram, Pap test screening, colon cancer screening, prostate screening (if recommended by doctor) Flu Shots – 75 points Online Activities – 25 points each Online Coaching– 50 points Telephonic Wellness/Disease Management Coaching¹ – 100 points <p>*Assessment and Screening must be completed to earn an incentive</p> <p>Maximum of 150 points total for these 3 items</p>
Employee / Spouse Incentive²	<ul style="list-style-type: none"> 300 points: initial \$100 incentive 400 – 475 points: additional \$50 incentive at end of year 500 or more points: additional \$100 incentive at end of year. A possible \$200 in incentives per Employee and per Spouse/Partner

***Activities Must Be Completed by 10/31/15**

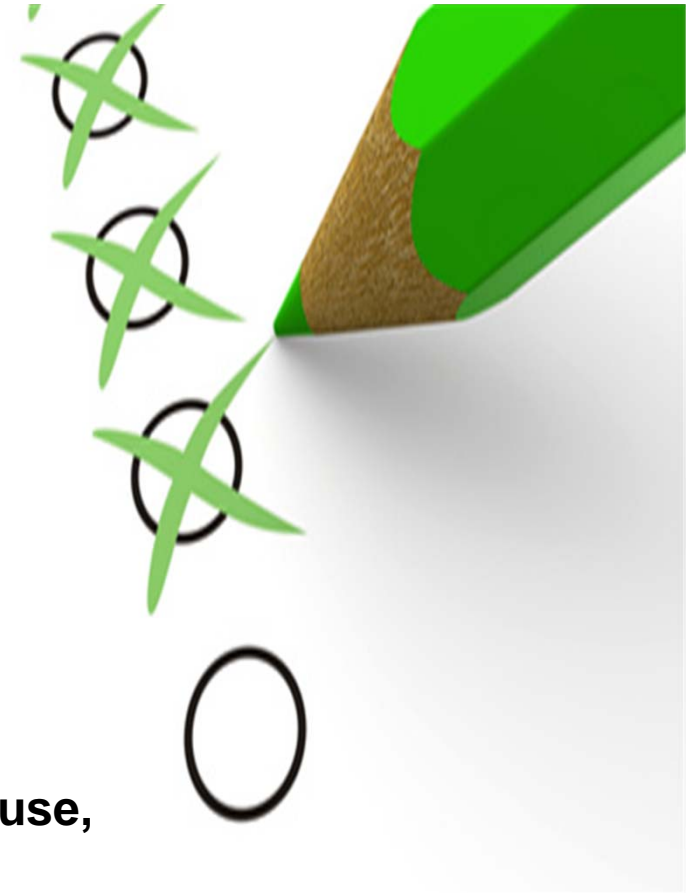
1. For individuals identified as eligible. Members cannot get points for both online health coaching and telephonic wellness/disease management coaching.
2. Payment as funded by the SHBP/SEHBP and administered by the Vendors

Health Assessment

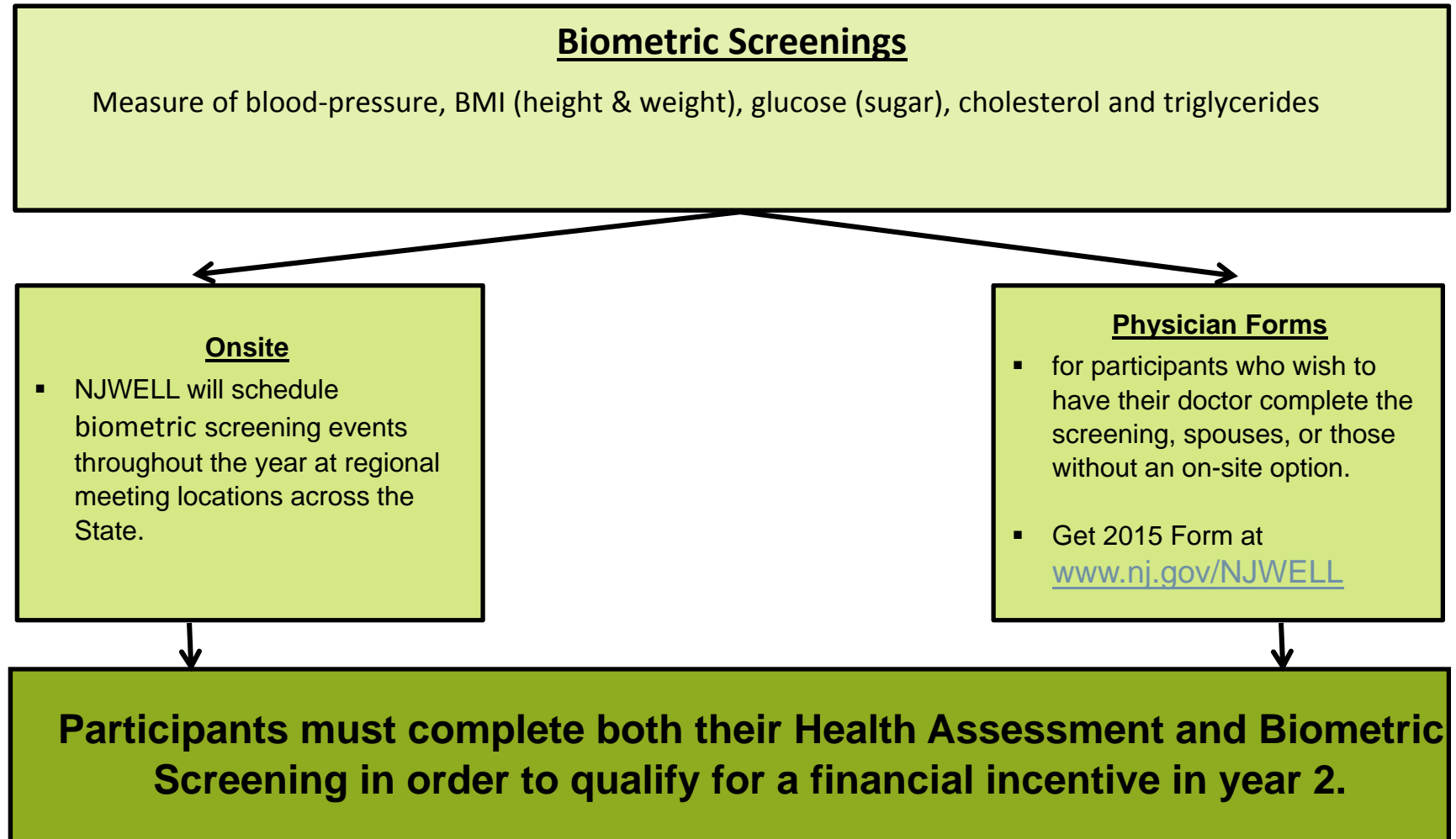
The on-line Health Assessment allows members to gauge their potential health risks by answering a comprehensive self-assessment. The Health Assessment must be completed in order for an Incentive to be issued. The assessment captures the following information:

- **Current health conditions**
- **Vital statistics, including cholesterol and blood pressure measurements**
- **Lifestyle factors: alcohol consumption, tobacco use, stress, exercise and diet**
- **Life events: family, children, key relationships, job and finances**
- **Utilization of health care: doctor visits, prescriptions and hospitalizations**

NJWELL participants must register for their health insurance carrier's online member services in order to complete the Health Assessment. All information gained during the health assessment is kept private according to State and Federal privacy laws.



Biometric Screening:



NJWELL 2015: Online Activities-

- Take assessments to evaluate quality of sleep and stress levels.
- Track eating or exercise habits.
- Log and track your daily step counts if you use a pedometer or other fitness device.
- Log and track your weight.

NJWELL 2015: Online Wellness Coaching

Correspond via email with a health coach.

Programs available include:

- Weight Loss
- Smoking Cessation
- Improving Exercise Routine
- Improving Nutrition Habits
- Improving Overall Happiness/Wellbeing

Telephonic Wellness and Disease Management Coaching

**Participants must be identified as eligible by Horizon or Aetna based on health assessment or biometric screening results.*

- For members with chronic conditions.
- Similar to Online Coaching, but completed over the phone with a nurse.
- Helps to ensure that members are using best practices to treat and manage their condition i.e.
 - Keeping up with regular Doctor visits
 - Taking maintenance medications as prescribed
 - Staying active

Employer Reward

- Local Government and Local Education Employers can receive a 1% discount on SHBP/SEHBP premiums in 2016 if their employees average 300 points per person in 2015.
- Average is based the employer's entire SHBP/SEHBP employee population, not just those participating in NJWELL.



Resources:



- www.nj.gov/njwell
- Main hub for information on NJWELL.
- Contains links to websites below



- Online member Portal (ActiveHealth) – www.MyActiveHealth.com/NJWELL



- Online member Portal: www.horizonblue.com/shbp